



# Monthly Spending Worksheet

SPEND LESS THAN YOU EARN • PAY OFF DEBT QUICKLY • FILL YOUR EMERGENCY FUND

		Totals			Totals
<b>Total Monthly Income (from all sources)</b>		\$ _____	<b>6. Auto/Transportation (15-20%)</b>		\$ _____
<b>Monthly Expenses</b>			Car Payments/License		_____
<b>1. Giving (____%)</b>		\$ _____	Gas/Bus/Train/Parking		_____
Church/missionaries/organizations	_____		Maintenance/Oil		_____
<b>2. Savings (15%)</b>		\$ _____	<b>7. Personal Living Expenses (15-25%)</b>		\$ _____
Emergency	_____		Groceries		_____
Replacement	_____		Household Items		_____
Long Term	_____		Medical Expenses (out of pocket)		_____
<b>3. Debt (0-10%)</b>		\$ _____	Clothes/Dry Cleaning		_____
Credit Cards	_____		Cosmetics/Barber/Beauty		_____
	_____		Gifts		_____
	_____		Technology upgrades		_____
School Loans	_____		Books/Magazines/Music		_____
Bank Loans	_____		Education		_____
Family/Friends	_____		Pets		_____
<b>4. Housing (25-36%)</b>		\$ _____	<b>8. Entertainment (5-10%)</b>		\$ _____
Mortgage/Taxes/Rent	_____		Going Out:		
Maintenance/Repairs	_____		Meals		_____
Utilities:			Movies/Events		_____
Electric	_____		Babysitting		_____
Gas	_____		Travel (Vacation/Trips)		_____
Water	_____		Fitness/Sports		_____
Trash	_____		Hobbies		_____
Telephone/Internet	_____		<b>9. Small-Cash Expenses (2-3%)</b>		\$ _____
Cable TV	_____				
<b>5. Insurance—paid by you (5%)</b>		\$ _____	<b>TOTAL EXPENSES</b>		\$ _____
Auto	_____				
Homeowner's/Renter's	_____		<b>TOTAL MONTHLY INCOME</b>		\$ _____
Life/Term Life	_____		<b>LESS TOTAL EXPENSES</b>		\$ _____
Medical/Dental	_____		<b>INCOME BALANCE OVER/UNDER</b>		\$ _____